

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William Edward Ehret, Jr.  
Renee Ehret  
Debtors

Case No. 19-00252-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 30, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:**

Recip ID	Recipient Name and Address
db/jdb	William Edward Ehret, Jr., Renee Ehret, 2154 White Dove Drive, East Stroudsburg, PA 18302-8158
5152771	+ BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
5157980	+ Berkheimer,Middle Smithfield twp/E. Stroudsburg SD, 50 North Seventh Street, Bangor, PA 18013-1731
5152775	DIRECTV, C/O DIVERSIFIED CONSULTANTS INC, PO BOX 1391, SOUTHGATE, MI 48195-0391
5152777	+ FIRST ENERGY MET ED, C/O ASSOCIATED CREDIT SVS, 115 FLANDERS ROAD STE 140, WESTBOROUGH, MA 01581-1087
5152782	+ FORTIVA PL/TBOM, 5 CONCOURSE PARKWAY, SUITE 400, ATLANTA, GA 30328-9114
5152783	HEALTH NETWORK LABORATORIES, 794 ROBLE ROAD, ALLENTOWN, PA 18109-9110
5152785	KPMG, 2323 ROSS AVENUE, SUITE 1400, DALLAS, TX 75201-2721
5152786	+ LEHIGH VALLEY ANES SERV, LOCK BOX 3367 PO BOX 8500, PHILADELPHIA, PA 19178-0001
5152787	LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067
5152790	LENDING CLUB CORPORATION, C/O VITAL RECOVERY SERVICES LLC, PO BOX 923748, PEACHTREE CORNERS, GA 30010-3748
5152791	+ LENDMARK FINANCIAL SERVICES, 2959 ROUTE 611 STE 105, TANNERSVILLE, PA 18372-7926
5152792	MEDICAL IMAGING OF LEHIGH VALLEY, 2 MERIDIAN BLVD 2ND FL, WYOMISSING, PA 19610-3202
5152795	+ NAVIENT, C/O EIS COLLECTIONS, PO BOX 1370, REYNOLDSBURG, OH 43068-6370
5152800	+ POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
5152801	+ ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2024 18:46:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 30 2024 18:46:00	Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366
cr	+ EDI: PRA.COM	Jan 30 2024 23:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5152768	+ Email/Text: bankruptcydepartment@tsico.com	Jan 30 2024 18:46:00	ADT LLC, C/O TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR SUITE 514, FORT WASHINGTON, PA 19034-2733
5152769	+ Email/Text: bk@avant.com	Jan 30 2024 18:46:00	AVANT, 222 N LASALLE STREET, SUITE 1700, CHICAGO, IL 60601-1101
5152770	+ EDI: TSYS2	Jan 30 2024 23:44:00	BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
5152772	EDI: CAPITALONE.COM		

District/off: 0314-5  
Date Rcvd: Jan 30, 2024

User: AutoDocke  
Form ID: 3180W

Page 2 of 5  
Total Noticed: 77

		Jan 30 2024 23:44:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5152773	EDI: AQUAFINANCE.COM	Jan 30 2024 23:44:00	CULLIGAN FINANCE COMPANY, FBO CITIZENS COMMUNITY FEDERAL NA, PO BOX 3256, MILWAUKEE, WI 53201-3256
5161508	Email/PDF: CreditorBK@Resurgent.com	Jan 30 2024 18:45:24	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5165286	EDI: CAPITALONE.COM	Jan 30 2024 23:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5180416	+ EDI: CITICORP	Jan 30 2024 23:44:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5152774	EDI: DIRECTV.COM	Jan 30 2024 23:44:00	DIRECTV, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE, CO 80155-6550
5176170	EDI: DIRECTV.COM	Jan 30 2024 23:44:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5152776	EDI: BLUESTEM	Jan 30 2024 23:44:00	FINGERHUT/WEB BANK, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
5152778	Email/Text: BNSFN@capitalsvcs.com	Jan 30 2024 18:46:00	FIRST NATIONAL CREDIT, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478
5152779	Email/Text: BNSFN@capitalsvcs.com	Jan 30 2024 18:46:00	FIRST NATIONAL CREDIT CARD, PO BOX 5097, SIOUX FALLS, SD 57117-5097
5152780	EDI: AMINFOFP.COM	Jan 30 2024 23:44:00	FIRST PREMIER, 3820 N LOUISE AVENUE, SIOUX FALLS, SD 57107-0145
5152781	EDI: AMINFOFP.COM	Jan 30 2024 23:44:00	FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524
5152784	EDI: IRS.COM	Jan 30 2024 23:44:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5171572	EDI: JEFFERSONCAP.COM	Jan 30 2024 23:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5152788	Email/Text: bankruptcies@penncredit.com	Jan 30 2024 18:46:00	LEHIGH VALLEY HOSPITAL, C/O PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988
5152789	+ EDI: LENDNGCLUB	Jan 30 2024 23:44:00	LENDING CLUB CORP, 71 STEVENSON STREET, SUITE 1000, SAN FRANCISCO, CA 94105-2967
5166526	Email/Text: ktramble@lendmarkfinancial.com	Jan 30 2024 18:46:00	LENDMARK FINANCIAL SERVICES, LLC, 2118 USHER STREET NW, COVINGTON, GA 30014
5272256	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 18:55:55	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272255	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 18:55:55	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5152793	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 30 2024 18:46:00	MERCURY CARD SERVICES, PO BOX 84064, COLUMBUS, GA 31908-4064
5161507	Email/PDF: CreditorBK@Resurgent.com	Jan 30 2024 18:45:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5152794	Email/PDF: CreditorBK@Resurgent.com	Jan 30 2024 18:55:55	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5322627	EDI: NAVIENTFKASMSERV.COM	Jan 30 2024 23:44:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

District/off: 0314-5  
Date Rcvd: Jan 30, 2024

User: AutoDocke  
Form ID: 3180W

Page 3 of 5  
Total Noticed: 77

5152796	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 30 2024 18:46:00	NISSAN MOTOR ACCEPTANCE CORP, BANKRUPTCY DEPARTMENT, PO BOX 660366, DALLAS, TX 75266-0366
5169128	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5372464	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 30 2024 18:46:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Tx 75001-9013
5152797	+ EDI: AGFINANCE.COM	Jan 30 2024 23:44:00	ONEMAIN, PO BOX 70912, CHARLOTTE, NC 28272-0912
5163756	+ EDI: AGFINANCE.COM	Jan 30 2024 23:44:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5152798	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2024 18:46:00	PACIFIC UNION FINANCIAL, 1603 LBJ FREEWAY SUITE 500, FARMERS BRANCH, TX 75234-6071
5152799	+ Email/Text: blindsay@transcontinentalcredit.com	Jan 30 2024 18:46:00	POCONO MEDICAL, C/O TRANS-CONTINENTAL CR & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
5229291	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5229292	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5173896	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5153598	+ EDI: PRA.COM	Jan 30 2024 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163415	+ EDI: JEFFERSONCAP.COM	Jan 30 2024 23:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5204935	EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5176353	EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5204936	+ EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5176354	EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5152802	^ MEBN	Jan 30 2024 18:40:58	ST LUKES, C/O FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
5152803	^ MEBN	Jan 30 2024 18:40:59	ST LUKES PHYSICIANS GROUP, C/O FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
5152804	^ MEBN	Jan 30 2024 18:41:00	ST LUKES UNIVERSITY HOSPITAL, C/O FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
5180960	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5152805	EDI: SYNC	Jan 30 2024 23:44:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5061

5447475	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121, Scolopax, LLC, C/O Weinstein & Riley, P.S. 98121-3132
5447474	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
5263587	+ EDI: PRA.COM	Jan 30 2024 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5152806	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 30 2024 18:46:00	TBOM/FORTIVA PERSONAL LOAN, PO BOX 105555, ATLANTA, GA 30348-5555
5152807	+ EDI: CITICORP	Jan 30 2024 23:44:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5152808	+ Email/Text: bankruptcydepartment@tsico.com	Jan 30 2024 18:46:00	TRUGREEN, C/O TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR SUITE 514, FORT WASHINGTON, PA 19034-2733
5172180	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 30 2024 18:46:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5152809	+ EDI: VERIZONCOMB.COM	Jan 30 2024 23:44:00	VERIZON, PO BOX 650584, DALLAS, TX 75265-0584
5152810	+ EDI: WFFC2	Jan 30 2024 23:44:00	WELLS FARGO DEALER SERVICES, PO BOX 1697, WINTERVILLE, NC 28590-1697
5169298	+ EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
TOTAL: 61			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5179291	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5302047	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5302048	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5447477	*+	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121, Scolopax, LLC, C/O Weinstein & Riley, P.S. 98121-3132
5447476	*+	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com cistewart@logs.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
Kevin S Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
Michelle McGowan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mimcgowan@raslg.com
Robert J Kidwell, III	on behalf of Debtor 1 William Edward Ehret Jr. rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 2 Renee Ehret rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Renee Ehret lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 William Edward Ehret Jr. lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
William E. Craig	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraige cf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1

William Edward Ehret Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9586

EIN --

Debtor 2

Renee Ehret

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3020

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00252-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Edward Ehret Jr.  
aka William Ehret, aka William Edward Ehret,  
aka William Ehret Jr., aka William E. Ehret Jr.,  
aka William E. Ehret

Renee Ehret  
aka Renee T. Ehret, aka Renee Theresa Ehret

**By the  
court:**1/30/24

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**